

## Information to identify the case:

Debtor 1:	<b>Christopher Danielson</b>	Social Security number or ITIN:	xxx-xx-7940
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 9/11/17
Case number:	17-28439-CMG	Date case converted to chapter:	7 5/7/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher Danielson	
2. All other names used in the last 8 years		
3. Address	848 Sunrise Blvd Forked River, NJ 08731-3021	
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 &gt;

Debtor **Christopher Danielson**

Case number **17-28439-CMG**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 5/9/18
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<b>7. Meeting of creditors</b>	<b>June 11, 2018 at 10:00 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/10/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b>		
<ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul>		
<b>You must file a motion:</b>		
<ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		
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<b>Deadline to object to exemptions:</b>		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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Certificate of Notice Page 3 of 5

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher Danielson  
 Debtor

Case No. 17-28439-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: May 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2018.

db Christopher Danielson, 848 Sunrise Blvd, Forked River, NJ 08731-3021  
 517182980 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517061019 Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517061021 +Bmw Bank of North Amer, 2735 E Parleys Way Ste, Salt Lake City, UT 84109-1666  
 517061028 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
 517061030 Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129  
 517215479 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280  
 517061031 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129  
 517061032 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040  
 517061034 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd MSC RJW-135, Warwick, RI 02886-1321  
 517061033 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 517061035 Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 517061036 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
 517061037 Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, PO Box 790040, Saint Louis, MO 63179-0040  
 517282612 +Greensky, LLC, POB 530584, Atlanta, GA 30353-0584  
 517061044 Midlandstatesbk/greens, 1797 Northeast Expy NE, Brookhaven, GA 30329-7803  
 517061045 Mortgage Service Cente, Attn: Bankruptcy Dept, PO Box 5452, Mount Laurel, NJ 08054-5452  
 517061046 Nationwide Credit, Inc, PO Box 14581, Des Moines, IA 50306-3581  
 517061049 +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624  
 517061051 Sunnova Asset Portfoli 5, LLC, 20 Greenway Plz Ste 475, Houston, TX 77046-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: bkclient@straffilaw.com May 10 2018 01:20:31 Daniel E. Straffi,  
 Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755  
 tr +EDI: BJMMCDONNELLI.COM May 10 2018 02:43:00 John Michael McDonnell,  
 McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 10 2018 01:21:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 10 2018 01:21:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517242378 EDI: BECKLEE.COM May 10 2018 02:43:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517061015 EDI: AMEREXPR.COM May 10 2018 02:43:00 Amex, Correspondence, PO Box 981540,  
 El Paso, TX 79998-1540  
 517061016 EDI: AMEREXPR.COM May 10 2018 02:43:00 Amex, PO Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 517061018 EDI: BANKAMER.COM May 10 2018 02:43:00 Bankamerica, PO Box 982238,  
 El Paso, TX 79998-2238  
 517061020 EDI: BANKAMER.COM May 10 2018 02:43:00 Bk of Amer, PO Box 982238,  
 El Paso, TX 79998-2238  
 517068091 +EDI: AISACG.COM May 10 2018 02:43:00 BMW Bank of North America Department,  
 Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028  
 517080158 EDI: BMW.COM May 10 2018 02:43:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 517061022 EDI: BMW.COM May 10 2018 02:43:00 Bmw Financial Services, Attn: Bankruptcy Department,  
 PO Box 3608, Dublin, OH 43016-0306  
 517061023 EDI: BMW.COM May 10 2018 02:43:00 Bmw Financial Services, PO Box 3608,  
 Dublin, OH 43016-0306  
 517185806 EDI: BANKAMER.COM May 10 2018 02:43:00 Bank Of America, N.A., PO BOX 31785,  
 Tampa, FL 33631-3785  
 517061017 EDI: BANKAMER.COM May 10 2018 02:43:00 Bank of America, NC4-105-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 517061024 EDI: CAPITALONE.COM May 10 2018 02:43:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517061025 +EDI: CAPITALONE.COM May 10 2018 02:43:00 Capital One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3438  
 517173927 EDI: BL-BECKET.COM May 10 2018 02:43:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517061026 EDI: CHASE.COM May 10 2018 02:43:00 Chase Card, Attn: Correspondence Dept, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517061027 EDI: CHASE.COM May 10 2018 02:43:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517061029 EDI: CITICORP.COM May 10 2018 02:43:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 517068118 EDI: DISCOVER.COM May 10 2018 02:43:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517061038 EDI: DISCOVER.COM May 10 2018 02:43:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 517061039 EDI: DISCOVER.COM May 10 2018 02:43:00 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 517061040 EDI: CBSKOHL.COM May 10 2018 02:43:00 Kohls/Capital One, Kohls Credit, PO Box 3043,  
 Milwaukee, WI 53201-3043

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 56

Date Rcvd: May 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517061041	+EDI: CBSKOHL.S.COM May 10 2018 02:43:00	Kohls/capone,	N56 W 17000 Ridgewood Dr,
	Menomonee Falls, WI 53051-7096		
517061042	E-mail/Text: camanagement@mtb.com May 10 2018 01:21:13	M & T Bank,	PO Box 844,
	Buffalo, NY 14240-0844		
517061043	E-mail/Text: camanagement@mtb.com May 10 2018 01:21:13	M & T Bank,	PO Box 900,
	Millsboro, DE 19966-0900		
517115856	E-mail/Text: camanagement@mtb.com May 10 2018 01:21:13	M&T Bank,	P.O. Box 1288,
	Buffalo, NY 14240-1288		
517061047	EDI: NAVIENTFKASMSERV.COM May 10 2018 02:43:00	Navient,	PO Box 9500,
	Wilkes Barre, PA 18773-9500		
517061048	EDI: NAVIENTFKASMSERV.COM May 10 2018 02:43:00	Navient,	Attn: Bankruptcy, PO Box 9500,
	Wilkes Barre, PA 18773-9500		
517182518	EDI: PRA.COM May 10 2018 02:43:00	Portfolio Recovery Associates, LLC,	
	c/o The Home Depot Consumer, POB 41067,	Norfolk VA 23541	
517061050	E-mail/Text: admin@paypps.com May 10 2018 01:22:02	Professional Placement Services,	
	PO Box 612, Milwaukee, WI 53201-0612		
517061052	EDI: RMSC.COM May 10 2018 02:43:00	Synccb/Old Navy,	PO Box 965005,
	Orlando, FL 32896-5005		
517061053	EDI: RMSC.COM May 10 2018 02:43:00	Synchrony Bank/ Old Navy,	Attn: Bankruptcy,
	PO Box 956060, Orlando, FL 32896-5060		
517061054	EDI: CITICORP.COM May 10 2018 02:43:00	Thd/Cbna,	PO Box 6497,
	Sioux Falls, SD 57117-6497		

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

Daniel E Straffi bktrustee@straffilaw.com, dstraffi@ecf.epiqsystems.com  
Daniel E. Straffi on behalf of Debtor Christopher Danielson bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;bkclient@straffilaw.com;familyclient@straffilaw.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6